

**Bank Holding Companies and Foreign Banking Organizations
which have effectively elected to become or be treated as Financial
Holding Companies as of March 23, 2000¹**

Absecon Bancorp, Absecon, New Jersey
American State Corporation, Lawrenceburg, Indiana
Amtex Bancshares, Inc., Orange, Texas
Arbor Bancorp, Inc., Ann Arbor, Michigan
Consumers Bancorp, Inc., Minerva, Ohio
Credit Suisse Group, Zurich, Switzerland
DB Holding Company, Inc., Omaha, Nebraska
Deutsche Bank AG, Frankfurt, Germany
F&M Bancorp, Miamisburg, Ohio
Farmers State Financial Corp., Victor, Montana
Fifth Third Bancorp, Cincinnati, Ohio
First Alamogordo Bancorp of Nevada, Inc., Reno, Nevada
First Citizens Banc Corp, Sandusky, Ohio
The First National Bank Holding Company, Longmont, Colorado
First Western Bancorp, Inc., Huron, South Dakota
FMB Banking Corporation, Monticello, Florida
IBT Bancorp, Inc., Irwin, Pennsylvania
Little Rock Bankshares, Inc., Little Rock, Arkansas
M.S.B. Corporation, Central City, Iowa
Maedgen and White, Ltd., Lubbock, Texas
Mercantile Bank Corporation, Grand Rapids, Michigan
National Bankshares, Inc., Blacksburg, Virginia
New Millennium Bankshares, Inc., Topeka, Kansas
Ohio Heritage Bancorp, Inc., Coshocton, Ohio
Orrstown Financial Services, Inc., Orrstown, Pennsylvania
Summit Financial Corporation, Greenville, South Carolina
Woodforest Bancshares, Inc., The Woodlands, Texas

¹ This list includes only top-tier filers. Some of these companies have second-tier bank holding companies or foreign banks that have also elected to become or to be treated as financial holding companies.